

<i>SERFF Tracking Number:</i>	<i>AMRP-126719504</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Republic Corp Insurance Company</i>	<i>State Tracking Number:</i>	<i>46191</i>
<i>Company Tracking Number:</i>	<i>09AR0573</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.005 Plan F (Basic) 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>2010 Benefit Checkup Plan F</i>		
<i>Project Name/Number:</i>	<i>2010 Benefit Checkup Plan F/09AR0573</i>		

Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: 2010 Benefit Checkup Plan F	SERFF Tr Num: AMRP-126719504	State: Arkansas
TOI: MS08I Individual Medicare Supplement -	SERFF Status: Closed-Filed-	State Tr Num: 46191
Standard Plans 2010	Closed	
Sub-TOI: MS08I.005 Plan F (Basic) 2010	Co Tr Num: 09AR0573	State Status: Filed-Closed
Filing Type: Advertisement		Reviewer(s): Stephanie Fowler
	Authors: Andrea Davey, Patricia	Disposition Date: 07/22/2010
	Corrigan	
	Date Submitted: 07/13/2010	Disposition Status: Filed-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: 2010 Benefit Checkup Plan F	Status of Filing in Domicile: Authorized
Project Number: 09AR0573	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 07/22/2010	Explanation for Other Group Market Type:
	State Status Changed: 07/22/2010
Deemer Date:	Created By: Andrea Davey
Submitted By: Andrea Davey	Corresponding Filing Tracking Number:
Filing Description:	
RE: Individual Medicare Supplement Advertising	

Z-2523 & Z-2523 RC: Letter & Reply Card
 Z-2528: Plastic Card
 Z-2524: Pre-Ex Insert
 Z-2525: Premium Insert
 Z-2526: Lift Letter
 Z-2527: Medicare Changes Insert

SERFF Tracking Number: AMRP-126719504 State: Arkansas
Filing Company: American Republic Corp Insurance Company State Tracking Number: 46191
Company Tracking Number: 09AR0573
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
Standard Plans 2010
Product Name: 2010 Benefit Checkup Plan F
Project Name/Number: 2010 Benefit Checkup Plan F/09AR0573

We are including the above captioned forms for your review and information. The forms are new and are not intended to replace any forms that are currently in use. The forms are lead generating devices and will be used in the solicitation of our Medicare Supplement plans.

We hope you will find these forms satisfactory. If I can be of any assistance, during the review process, please do not hesitate to give me a call toll-free at 800-247-2190 ext. 2006.

Company and Contact

Filing Contact Information

Andrea Davey, andrea.davey@americanenterprise.com
601 6th Ave 515-245-2006 [Phone]
Des Moines, IA 50334 515-245-2391 [FAX]

Filing Company Information

American Republic Corp Insurance Company CoCode: 67679 State of Domicile: Nebraska
P O Box 2780 Group Code: 3527 Company Type: Life and Health
Omaha, NE 68103-2780 Group Name: American Enterprise State ID Number:
(800) 987-8988 ext. [Phone] FEIN Number: 23-1609793

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: \$50/filing = \$50
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$50.00	07/13/2010	37930031
American Republic Corp Insurance Company	\$300.00	07/19/2010	38125609

SERFF Tracking Number: AMRP-126719504 State: Arkansas

Filing Company: American Republic Corp Insurance Company State Tracking Number: 46191

Company Tracking Number: 09AR0573

TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
Standard Plans 2010

Product Name: 2010 Benefit Checkup Plan F

Project Name/Number: 2010 Benefit Checkup Plan F/09AR0573

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/22/2010	07/22/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Fees	Note To Reviewer	Andrea Davey	07/19/2010	07/19/2010
Filing fees	Note To Filer	Stephanie Fowler	07/19/2010	07/19/2010

<i>SERFF Tracking Number:</i>	<i>AMRP-126719504</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Republic Corp Insurance Company</i>	<i>State Tracking Number:</i>	<i>46191</i>
<i>Company Tracking Number:</i>	<i>09AR0573</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement - Standard Plans 2010</i>	<i>Sub-TOI:</i>	<i>MS08I.005 Plan F (Basic) 2010</i>
<i>Product Name:</i>	<i>2010 Benefit Checkup Plan F</i>		
<i>Project Name/Number:</i>	<i>2010 Benefit Checkup Plan F/09AR0573</i>		

Disposition

Disposition Date: 07/22/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMRP-126719504 State: Arkansas

Filing Company: American Republic Corp Insurance Company State Tracking Number: 46191

Company Tracking Number: 09AR0573

TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
Standard Plans 2010

Product Name: 2010 Benefit Checkup Plan F

Project Name/Number: 2010 Benefit Checkup Plan F/09AR0573

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Letter	Filed	Yes
Form	Reply Card	Filed	Yes
Form	Plastic Card	Filed	Yes
Form	Pre-Ex Insert	Filed	Yes
Form	Premium Insert	Filed	Yes
Form	Lift Letter	Filed	Yes
Form	Medicare Changes Insert	Filed	Yes

Note To Reviewer

Andrea Davey on 07/19/2010 11:05 AM

Stephanie Fowler

07/22/2010 03:09 PM

Filing Fees

I have updated the 'Filing Fees' to reflect \$50/ad. I apologize this wasn't correct the first time. Let me know if you need anything else.

Andrea Davey

Note To Filer

Stephanie Fowler on 07/19/2010 10:47 AM

Stephanie Fowler

07/22/2010 03:09 PM

Filing fees

The correct rate for filing fees is \$50 per form; not per filing. Please submit an additional \$50 for this filing.

Thank you,
Stephanie Fowler

SERFF Tracking Number: AMRP-126719504 State: Arkansas

Filing Company: American Republic Corp Insurance Company State Tracking Number: 46191

Company Tracking Number: 09AR0573

TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
Standard Plans 2010

Product Name: 2010 Benefit Checkup Plan F

Project Name/Number: 2010 Benefit Checkup Plan F/09AR0573

Form Schedule

Lead Form Number: Z-2523

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed 07/22/2010	Z-2523	Advertising Letter	Initial			Z-2523 & Z-2523 RC Bracketed.pdf
Filed 07/22/2010	Z-2523 RC	Advertising Reply Card	Initial			Z-2523 & Z-2523 RC Bracketed.pdf
Filed 07/22/2010	Z-2528	Advertising Plastic Card	Initial			Z-2528 Bracketed.pdf
Filed 07/22/2010	Z-2524	Advertising Pre-Ex Insert	Initial			Z-2524 Bracketed.pdf
Filed 07/22/2010	Z-2525	Advertising Premium Insert	Initial			Z-2525 Bracketed.pdf
Filed 07/22/2010	Z-2526	Advertising Lift Letter	Initial			Z-2526 Bracketed.pdf
Filed 07/22/2010	Z-2527	Advertising Medicare Changes Insert	Initial			Z-2527 Bracketed.pdf

2010

Notice of Annual Medicare Supplement Benefit Review

2010

Notice of Annual Medicare Supplement Benefit Review

For FREE REVIEW:

Please call [1-XXX-XXX-XXXX] or mail your 2010 Benefit Review Certificate in the next 10 days

* Medicare and You 2009, Centers for Medicare and Medicaid Services, page 42.

** Based on interpretation of rate data provided by TheStreet.com Rating and American Republic Corp Insurance Company's preferred rates as of September 2009. As an independent third party, TheStreet.com does not verify or endorse this information. Analysis of rates based on particular geographic area, gender and attained age for Plan J compared to other companies' lowest Plan F rates. Plan J provides all the same benefits as Plan F, plus at-home recovery and preventive care benefits.

*** A couple is defined as two people living in the same household, regardless of sex, who are recognized as being legally married, married under common law, or having a legally recognized civil union or domestic partnership. In OH, both people must have in force Medicare Supplement coverage with us. The couple's discount is no longer applicable if the couple's status changes.

**** Based on data from the NAIC's "2006 Medicare Supplement Experience Exhibit" that shows 45.2% of policies written in the most recent three years on letter plans A-L were written on Plan F.

Not connected with or endorsed by the U.S. government or the federal Medicare program.

American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic Insurance Company. This is a solicitation of insurance and an agent may contact you.

© [2010] American Republic Corp Insurance Company, 11808 Grant St., Omaha, NE 68164, [1-866-705-9100]. © American Republic, Freedom Solutions and double eagle logo are registered marks owned by American Republic Insurance Company. Plan availability varies by state. Rates based on attained age (except in AZ and GA and MO). In CO and MO, Medicare Supplement coverage is available to qualified Medicare beneficiaries. In ND, preferred rates are for non-tobacco users. Call today for more information about the benefits, costs and limits.

Policy Forms: A-3101AC; in MO, A-3101AC-MO; in OK, A-3101AC-OK; in PA, A-3101AC-PA
Z-2523 [19 114 3142 0610 US]

▼ Detach Here ▼

2010 Benefit Review Certificate

OFFICE USE ONLY

FREE OF CHARGE

PRE-REGISTERED FOR:

[Sample A. Sample]
[123 Any Street]
[2nd Address Line]
[City, ST 12345-6789]

Phone: ()

INSTRUCTIONS:

Call [1-XXX-XXX-XXXX] or mail this Card within 10 days. Your free 2010 Medicare Supplement Benefit Review will help you make sure you're not overpaying for coverage that leaves significant medical bills for you to pay.

[campaign code] [ID]

YOURS FREE WHEN YOU ACT IN NEXT 10 DAYS

Please mail Benefit Review Certificate in enclosed postage-paid envelope to:

2010 Medicare Supplement Benefit Review,
P.O. Box 5000, Indianola, IA 50125-9926.

For Faster Service: Call [1-XXX-XXX-XXXX]

Monday – Friday: 8:00 – 5:00 Central Time



Z-2523 RC

EXTENDED TO:

[State] Medicare Participant
[Sample A. Sample]

2010 REVIEW:

Pre-Registered for Complimentary Medicare Plan Review & FREE Guide

2010 FREE BENEFIT REVIEW IDENTIFICATION CARD:

ISSUED FREE OF CHARGE TO:

[Sample A. Sample]
[123 Any Street]
[2nd Address Line]
[City, ST 12345-6789]
[Barcode]

Dear [Sample A. Sample],

As a [State] resident currently enrolled in Medicare, you are now pre-registered for a free 2010 Medicare supplement coverage review.

Think of this complimentary privilege as an annual "checkup" for your Medicare supplement ...

... To help make sure you're not paying *MORE* than you need to -- for protection that may leave you paying for significant medical bills out of your own pocket.

This costs you nothing. It could help you save hundreds of dollars a year. Plus, it's something that Medicare recommends you do annually.* (You'll also get a Free Guide as a special "thank you".)

So I urge you to call the toll-free Benefit Review Hotline at [1-XXX-XXX-XXXX] or mail your 2010 Benefit Review Certificate in the next 10 days.

COMPLIMENTARY REVIEW HELPS YOU AVOID OVERPAYING FOR YOUR MEDICARE SUPPLEMENT

Could you be paying more than you need to? For a Medicare supplement that leaves significant medical bills for you to pay?

The answer to both is probably "yes."

Let's start with the "paying too much" portion ...

State regulations require insurance companies to file their rates in each state. So I compiled the rates listed by your state's biggest Medicare supplement plans. Then I conducted a "dollars and cents" comparison to find the best deal.

The result? You could pay LESS for benefits that are the same (or even better) than

(over, please)

American Republic Corp Insurance Company



Z-2523

FREE Medicare Supplement Benefit Review: [1-XXX-XXX-XXXX]

your current coverage.

Here's how: My analysis revealed that Freedom Solutions® Plan F Medicare supplement insurance from American Republic Corp Insurance Company starts out with low rates compared to other plans in your area.**

Then Freedom Solutions helps you drive costs even lower with:

- a special preferred health discount
- a generous couples discount***

(And unlike other plans, you keep your Freedom Solutions discounts for as long as you're in the plan – no matter what happens to your health, how many claims you file, or any changes that come up in your family.)

HOW YOU CAN LOCK IN THE MOST BENEFITS FOR LESS MONEY

Now I'd like to walk you through that "paying for big medical bills out of your own pocket" dilemma ...

Medicare supplements are now set up in 11 standardized plans. Each plan offers different benefits ... covering different amounts of the deductibles and co-insurance basic Medicare coverage leaves for you.

Plan F covers more than any other Medicare supplement.

It offers the **highest level of benefits** ... leaving you with the peace-of-mind that comes from knowing you've **virtually eliminated worries about paying for big medical bills.** (That's most likely the reason that recent studies reveal almost half of all Americans covered by Medicare supplement plans are enrolled in Plan F. ****)

But there's more to Freedom Solutions Plan F than a financial safety net against Medicare deductibles, co-payments and other medical bills.

Freedom Solutions Plan F also helps you **stay more in control of your health care** by letting you see the doctor of your choice.

You can even get medical care at any hospitals where doctors specialize in certain treatments – and patients are more likely to have excellent outcomes. (It's a critical distinction – especially if something serious happens with your health down the road.)

Plus, you can rest assured that you're immediately covered for any current health conditions with Freedom Solutions Plan F.

BUT HERE'S THE BOTTOM LINE: When you sign up for Freedom Solutions Plan F, you'll lock in exceptional financial security because Plan F covers MORE than ANY OTHER standardized Medicare

WHY
PAY MORE
THAN YOU
NEED TO?

SEE THE
DOCTOR
YOU WANT
– No
Network
Involved!

supplement. Period.

FREE GUIDE: Yours At No Cost With Complimentary Review

With the potential to significantly lower your costs and lock in better benefits at the same time, it's important to get your free 2010 Benefit Review right away.

So I arranged a Free Informational Guide to thank you for acting quickly:

PLEASE KEEP
THE FREE GUIDE
– with my
compliments

Just call [1-XXX-XXX-XXXX] or mail your 2010 Benefit Review Certificate within 10 days to claim your free Guide.

Your complimentary *Save More, Get More* booklet shows you 5 ways you could save and get more out of your Medicare Supplement coverage.

SEE FOR YOURSELF: IT'S EASY & YOU WON'T RISK EVEN ONE CENT

How much could you save? Just by switching to the most benefits available under Freedom Solutions Plan F?

Do THIS
NOW:
There's NO
obligation!

It's hard to pinpoint an exact amount until you call the Benefit Review Hotline at [1-XXX-XXX-XXXX] or mail back your 2010 Benefit Review Certificate.

Just one quick call is all it takes to see how other Medicare plans stack up to Freedom Solutions Plan F.

Your 2010 Medicare Coverage Benefit Review is simply a **free privilege to help you avoid overpaying for your Medicare supplement.** So please act on this special Notice in the next 10 days.

REMEMBER:
The Review is **FREE**
of charge + you
get a **Free GUIDE!**

Sincerely,



Brad Lindemann
Vice President

P.S. PRE-REGISTRATION HELPS SPEED YOUR FREE REVIEW. Based on your "pre-registered" status, I was authorized to include your 2010 Benefit Review I.D. Card with this Notice. This personal I.D. confirms your pre-registration for this complimentary Review.

Just call [1-XXX-XXX-XXXX] in the next 10 days to speed this through.

(next page, please)



FREE Medicare Supplement Benefit Review: [1-XXX-XXX-XXXX]

OVER FOR 2010 BENEFIT REVIEW CERTIFICATE

2010

Notice of Annual Medicare Supplement Benefit Review

2010

Notice of Annual Medicare Supplement Benefit Review

For FREE REVIEW:

Please call [1-XXX-XXX-XXXX] or mail your 2010 Benefit Review Certificate in the next 10 days

* Medicare and You 2009, Centers for Medicare and Medicaid Services, page 42.

** Based on interpretation of rate data provided by TheStreet.com Rating and American Republic Corp Insurance Company's preferred rates as of September 2009. As an independent third party, TheStreet.com does not verify or endorse this information. Analysis of rates based on particular geographic area, gender and attained age for Plan J compared to other companies' lowest Plan F rates. Plan J provides all the same benefits as Plan F, plus at-home recovery and preventive care benefits.

*** A couple is defined as two people living in the same household, regardless of sex, who are recognized as being legally married, married under common law, or having a legally recognized civil union or domestic partnership. In OH, both people must have in force Medicare Supplement coverage with us. The couple's discount is no longer applicable if the couple's status changes.

**** Based on data from the NAIC's "2006 Medicare Supplement Experience Exhibit" that shows 45.2% of policies written in the most recent three years on letter plans A-L were written on Plan F.

Not connected with or endorsed by the U.S. government or the federal Medicare program.

American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic Insurance Company. This is a solicitation of insurance and an agent may contact you.

© [2010] American Republic Corp Insurance Company, 11808 Grant St., Omaha, NE 68164, [1-866-705-9100]. © American Republic, Freedom Solutions and double eagle logo are registered marks owned by American Republic Insurance Company. Plan availability varies by state. Rates based on attained age (except in AZ and GA and MO). In CO and MO, Medicare Supplement coverage is available to qualified Medicare beneficiaries. In ND, preferred rates are for non-tobacco users. Call today for more information about the benefits, costs and limits.

Policy Forms: A-3101AC; in MO, A-3101AC-MO; in OK, A-3101AC-OK; in PA, A-3101AC-PA

Z-2523

[19 114 3142 0610 US]

▼ Detach Here ▼

2010 Benefit Review Certificate

OFFICE USE ONLY

FREE OF CHARGE

PRE-REGISTERED FOR:

[Sample A. Sample]
[123 Any Street]
[2nd Address Line]
[City, ST 12345-6789]

Phone: ()

INSTRUCTIONS:

Call [1-XXX-XXX-XXXX] or mail this Card within 10 days. Your free 2010 Medicare Supplement Benefit Review will help you make sure you're not overpaying for coverage that leaves significant medical bills for you to pay.

[campaign code] [ID]

YOURS FREE WHEN YOU ACT IN NEXT 10 DAYS

Please mail Benefit Review Certificate in enclosed postage-paid envelope to:

2010 Medicare Supplement Benefit Review,
P.O. Box 5000, Indianola, IA 50125-9926.

For Faster Service: Call [1-XXX-XXX-XXXX]

Monday – Friday: 8:00 – 5:00 Central Time



Z-2523 RC

EXTENDED TO:

[State] Medicare Participant
[Sample A. Sample]

2010 REVIEW:

Pre-Registered for Complimentary Medicare Plan Review & FREE Guide

2010 FREE BENEFIT REVIEW IDENTIFICATION CARD:

ISSUED FREE OF CHARGE TO:

[Sample A. Sample]
[123 Any Street]
[2nd Address Line]
[City, ST 12345-6789]
[Barcode]

Dear [Sample A. Sample],

As a [State] resident currently enrolled in Medicare, you are now pre-registered for a free 2010 Medicare supplement coverage review.

Think of this complimentary privilege as an annual "checkup" for your Medicare supplement ...

... To help make sure you're not paying *MORE* than you need to -- for protection that may leave you paying for significant medical bills out of your own pocket.

This costs you nothing. It could help you save hundreds of dollars a year. Plus, it's something that Medicare recommends you do annually.* (You'll also get a Free Guide as a special "thank you".)

So I urge you to call the toll-free Benefit Review Hotline at [1-XXX-XXX-XXXX] or mail your 2010 Benefit Review Certificate in the next 10 days.

COMPLIMENTARY REVIEW HELPS YOU AVOID OVERPAYING FOR YOUR MEDICARE SUPPLEMENT

Could you be paying more than you need to? For a Medicare supplement that leaves significant medical bills for you to pay?

The answer to both is probably "yes."

Let's start with the "paying too much" portion ...

State regulations require insurance companies to file their rates in each state. So I compiled the rates listed by your state's biggest Medicare supplement plans. Then I conducted a "dollars and cents" comparison to find the best deal.

The result? You could pay LESS for benefits that are the same (or even better) than

(over, please)

American Republic Corp Insurance Company



Z-2523

FREE Medicare Supplement Benefit Review: [1-XXX-XXX-XXXX]

your current coverage.

Here's how: My analysis revealed that Freedom Solutions® Plan F Medicare supplement insurance from American Republic Corp Insurance Company starts out with low rates compared to other plans in your area.**

Then Freedom Solutions helps you drive costs even lower with:

- a special preferred health discount
- a generous couples discount***

(And unlike other plans, you keep your Freedom Solutions discounts for as long as you're in the plan – no matter what happens to your health, how many claims you file, or any changes that come up in your family.)

HOW YOU CAN LOCK IN THE MOST BENEFITS FOR LESS MONEY

Now I'd like to walk you through that "paying for big medical bills out of your own pocket" dilemma ...

Medicare supplements are now set up in 11 standardized plans. Each plan offers different benefits ... covering different amounts of the deductibles and co-insurance basic Medicare coverage leaves for you.

Plan F covers more than any other Medicare supplement.

It offers the **highest level of benefits** ... leaving you with the peace-of-mind that comes from knowing you've **virtually eliminated worries about paying for big medical bills.** (That's most likely the reason that recent studies reveal almost half of all Americans covered by Medicare supplement plans are enrolled in Plan F. ****)

But there's more to Freedom Solutions Plan F than a financial safety net against Medicare deductibles, co-payments and other medical bills.

Freedom Solutions Plan F also helps you **stay more in control of your health care** by letting you see the doctor of your choice.

You can even get medical care at any hospitals where doctors specialize in certain treatments – and patients are more likely to have excellent outcomes. (It's a critical distinction – especially if something serious happens with your health down the road.)

Plus, you can rest assured that you're immediately covered for any current health conditions with Freedom Solutions Plan F.

BUT HERE'S THE BOTTOM LINE: When you sign up for Freedom Solutions Plan F, you'll lock in exceptional financial security because Plan F covers MORE than ANY OTHER standardized Medicare

WHY
PAY MORE
THAN YOU
NEED TO?

SEE THE
DOCTOR
YOU WANT
– No
Network
Involved!

supplement. Period.

FREE GUIDE: Yours At No Cost With Complimentary Review

With the potential to significantly lower your costs and lock in better benefits at the same time, it's important to get your free 2010 Benefit Review right away.

So I arranged a Free Informational Guide to thank you for acting quickly:

PLEASE KEEP
THE FREE GUIDE
– with my
compliments

Just call [1-XXX-XXX-XXXX] or mail your 2010 Benefit Review Certificate within 10 days to claim your free Guide.

Your complimentary *Save More, Get More* booklet shows you 5 ways you could save and get more out of your Medicare Supplement coverage.

SEE FOR YOURSELF: IT'S EASY & YOU WON'T RISK EVEN ONE CENT

How much could you save? Just by switching to the most benefits available under Freedom Solutions Plan F?

Do THIS
NOW:
There's NO
obligation!

It's hard to pinpoint an exact amount until you call the Benefit Review Hotline at [1-XXX-XXX-XXXX] or mail back your 2010 Benefit Review Certificate.

Just one quick call is all it takes to see how other Medicare plans stack up to Freedom Solutions Plan F.

Your 2010 Medicare Coverage Benefit Review is simply a **free privilege to help you avoid overpaying for your Medicare supplement.** So please act on this special Notice in the next 10 days.

REMEMBER:
The Review is FREE
of charge + you
get a Free GUIDE!

Sincerely,



Brad Lindemann
Vice President

P.S. PRE-REGISTRATION HELPS SPEED YOUR FREE REVIEW. Based on your "pre-registered" status, I was authorized to include your 2010 Benefit Review I.D. Card with this Notice. This personal I.D. confirms your pre-registration for this complimentary Review.

Just call [1-XXX-XXX-XXXX] in the next 10 days to speed this through.

(next page, please)



FREE Medicare Supplement Benefit Review: [1-XXX-XXX-XXXX]

OVER FOR 2010 BENEFIT REVIEW CERTIFICATE



2010 Medicare Supplement Benefit Review I.D. Card

*Please call [1-XXX-XXX-XXXX]
within 10 days of receipt*

The bearer of this 2010 Medicare Supplement Benefit Review I.D. Card is entitled to a free Annual Review to help verify:

- (1) That you're not overpaying for your current Medicare supplement, and
- (2) That your coverage is tailored to your current health situation.

This is a solicitation of insurance and an agent may contact you. This I.D. is not evidence of insurance.

The background of the entire document is a close-up, slightly blurred image of the Statue of Liberty's head and crown, set against the stars and stripes of the United States flag. The statue is green, and the flag's colors are vibrant red, white, and blue.

2010 Medicare Supplement Benefit Review I.D.

ISSUED TO:

SAMPLE A. SAMPLE

DATE:

2010

INSTRUCTIONS:

CALL 1-XXX-XXX-XXXX

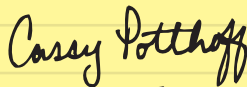
CONFIRMED: ALL Pre-Existing Medical Conditions Covered IMMEDIATELY

Dear Friend,

Brad Lindemann asked me to send this note to clarify an important consideration:

You are immediately covered for any current health conditions with Freedom Solutions Medicare Supplement Insurance Plan F as soon as your application is issued.

There are no waiting periods. No pre-existing condition limitations to worry about. With Freedom Solutions Plan F, you're covered from Day 1 for any health condition. Period.



Cassy Potthoff
Freedom Solutions Manager of Underwriting
American Republic Corp Insurance Company

FREE 2010 Medicare Supplement Benefit Review

Please take advantage of your pre-registered status to get your complimentary 2010 Medicare Supplement Benefit Review in the next 10 days. There's no risk and no obligation.

This privilege is provided free of charge – *to help you make sure you're not paying more than you need to for your Medicare supplement coverage.* In a nutshell, it's an easy opportunity to compare your current coverage to Freedom Solutions Plan F.

**Just call [1-XXX-XXX-XXXX]
Or mail your Benefit Review Certificate within 10 days**



Not connected with or endorsed by the U.S. government or the federal Medicare program.

American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic Insurance Company. This is a solicitation of insurance and a representative may contact you regarding this information request.

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Policy Forms: A-3101AC; in MO, A-3101AC-MO; in OK, A-3101AC-OK; in PA, A-3101AC-PA

YOURS FREE: 12-Page *Save More, Get More* Guide

How confident are you in your Medicare plan?

Here's the quick and easy way to find out.

Your FREE **Save More, Get More** guide to Medicare supplement coverage identifies the 5 checkpoints that can show you if your current coverage is still the right coverage.

Because the truth is, even with Medicare supplement plans, there are ways to save money ... **without sacrificing your coverage and benefits.**



You Keep Your FREE Guide – no matter what.

*It's yours with our compliments when you call [1-XXX-XXX-XXXX] or mail your
2010 Benefit Review Certificate in the next 10 days*

2010 Medicare Supplement Benefit Review

You have been pre-registered for a complimentary 2010 Medicare Supplement Insurance Benefit Review.

Think of this free privilege as an “annual checkup” for your Medicare supplement – to help you make sure you’re not overpaying for coverage that leaves you paying big medical bills out of your own pocket.

Your 2010 Benefit Review I.D. Card is included with this Notice. Please call [1-XXX-XXX-XXXX] or mail your Benefit Review Certificate to take advantage of your special pre-registered status.

It’s an easy way to make sure you’re not paying more than you need to. Plus, you get a Free Guide just for getting your Benefit Review in the next 10 days.



Not connected with or endorsed by the U.S. government or the federal Medicare program.

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Policy Forms: A-3101AC; in MO, A-3101AC-MO; in OK, A-3101AC-OK; in PA, A-3101AC-PA

Z-2525

[19 114 3144 0610 US]

Please read this **ONLY**
if you've decided **NOT** to use
your **FREE 2010 Medicare**
Supplement Benefit Review...



2010 Medicare Supplement Benefit Review

-- Provided free of charge to pre-registered Medicare-eligible families --

PRE-REGISTRATION
NOW IN FORCE



**Specializing In Coverage
For Americans Over Age 65**

American Republic Corp Insurance Company, a wholly owned subsidiary of American Republic Insurance Company, specializes in protecting Americans over age 65. That means you can rely on them for solid coverage at an economical price – today and tomorrow.



**PLUS YOUR
FREE GUIDE**

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Policy Forms: A-3101AC; in MO, A-3101AC-MO; in OK, A-3101AC-OK; in PA, A-3101AC-PA

Z-2526

[19 114 3145 0610 US]



Rod DeHaai

Business Systems Administrator
American Republic Corp Insurance Company

Dear Friend,

I'm at a bit of a loss.

I helped Brad Lindemann set up the analysis of Medicare supplement coverage. I saw the results first-hand.

And I can tell you that many Americans are now paying less for the most comprehensive coverage through Freedom Solutions Medicare Supplement Insurance Plan F.

So I'm just puzzled why anyone would pass up a FREE Medicare Supplement Benefit Review ... especially when there's no money at risk and absolutely no obligation.

Your 2010 Benefit Review gives you an easy-to-understand comparison of your current coverage and Freedom Solutions Plan F:

- You'll see the money-saving rates that could deliver more coverage at a better price.
- You'll also get a quick overview of how much lower your rates could go with a special preferred health discount and generous couples discount.*
- Plus, if you discover that your current coverage is a better deal, **you still get a free, 12-page informational guide** just for making the call.

Won't you please reconsider taking advantage of your complimentary Benefit Review? Just call toll free [1-XXX-XXX-XXXX] or mail your Benefit Review Certificate within the next 10 days.

Sincerely,

* A couple is defined as two people living in the same household, regardless of sex, who are recognized as being legally married, married under common law, or having a legally recognized civil union or domestic partnership. In OH, both people must have in force Medicare Supplement coverage with us. The couple's discount is no longer applicable if the couple's status changes. In MT, the couples discount is a household discount for two people who have been living in the same household for at least 12 consecutive months.

Z-2526

What the recent
Medicare supplement
changes mean to you.

2010 UPDATE

FREE Medicare Supplement Benefit Review

[1-XXX-XXX-XXXX]



As a current Medicare participant, you are pre-registered for a complimentary Medicare Supplement Benefit Review. This costs you nothing ... but can help you avoid overpaying for your Medicare supplement.

Not connected with or endorsed by the U.S. government or the federal Medicare program.

*Based on data from the NAIC's "2006 Medicare Supplement Experience Exhibit" that shows 45.2% of policies written in the most recent three years on letter plans A-L were written on Plan F. This is a solicitation of insurance and an agent may contact you. © [2010] American Republic Corp Insurance Company, 11808 Grant St., Omaha, NE 68164, [1-866-705-9100]. © American Republic, Freedom Solutions and double eagle logo are registered marks owned by American Republic Insurance Company. Plan availability varies by state. Rates based on attained age (except in AZ and GA and MO). In CO, MO and NC, Medicare Supplement coverage is available to qualified Medicare beneficiaries under age 65. In ND, preferred rates are for non-tobacco users. Call today for more information about the benefits, costs and limits. Policy Forms: A-3101AC; in MO, A-3101AC-MO; in OK, A-3101AC-OK; in PA, A-3101AC-PA Z-2527

Dear Friend,

As a Medicare participant, you may have seen the recent changes in Medicare supplement programs:

- Effective June 2010, Plans E, H, I and J were eliminated.
- Plans M and N were created for those who wanted responsibility for a larger portion of their medical bills.

But what do these changes mean to you? Many say these changes should make your Medicare supplement decision easier. Let me show you how:

Based on the 2010 changes, **Plan F now stands as the most comprehensive coverage available** ... with new benefits added for outpatient drugs and inpatient respite care.

While Plan F has traditionally been a popular standardized Medicare supplement,* these recent changes are likely to make Plan F the “go-to” coverage for most Americans. That means your focus changes from “Which Medicare supplement is right for me?” to “Which company offers me the best value on Plan F?”

That’s also why we strongly urge you to take advantage of your 2010 Medicare Supplement Insurance Benefit Review. It’s an easy opportunity to compare rates among the companies offering Plan F in your area – *to help you avoid paying more than you need to for your Medicare supplement coverage.*

Best of all: It costs you nothing. So why not call [1-XXX-XXX-XXXX] today?

Best Regards,



Brad Lindemann
Vice President